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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

U.S. Bank National Association, as successor to Wachovia Bank, NA, as Trustee for the MASTR ALTERNATIVE LOAN TRUST 2003-7 MORTGAGE

PASS-THROUGH CERTIFICATES, Series 2003-7

Trust

In Re:

Sherri L. Stites,

Debtor.

4 SINGLE COURT OF NO.

Order Filed on June 1, 2021 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 16-34227 ABA

Adv. No.:

Hearing Date: 4/27/2021 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

# ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

**DATED: June 1, 2021** 

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

#### (Page 2)

Debtor: Sherri L. Stites Case No: 16-34227 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as successor to Wachovia Bank, NA, as Trustee for the MASTR ALTERNATIVE LOAN TRUST 2003-7 MORTGAGE PASS-THROUGH CERTIFICATES, Series 2003-7 Trust, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 1119 Pederson Boulevard, Atco, NJ, 08004, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew B. Finberg, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 12, 2021, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2021 through April 2021 for a total post-petition default of \$4,953.97 (3 @ \$1,430.84, 1 @ \$1,501.07, less suspense \$839.62); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$4,953.97 will be paid by Debtor remitting \$825.66 for per month for five months and \$825.67 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on May 1, 2021 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2021, directly to Secured Creditor's servicer, SPS, Inc., P.O. Box 65450, Salt Lake City, UT 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

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United States Bankruptcy Court District of New Jersey

In re: Case No. 16-34227-ABA

Sherri L. Stites Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2
Date Rcvd: Jun 01, 2021 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2021:

Recipi ID Recipient Name and Address

db + Sherri L. Stites, 1119 Pederson Blvd., Atco, NJ 08004-1454

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$ 

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2021 at the address(es) listed below:

Name Email Address

Andrew B. Finberg

on behalf of Debtor Sherri L. Stites andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com

Brian C. Nicholas

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA

BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ALTERNATIVE LOAN TRUST 2003-7

bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA

BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ALTERNATIVE LOAN TRUST 2003-7

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

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District/off: 0312-1 User: admin Page 2 of 2
Date Rcvd: Jun 01, 2021 Form ID: pdf903 Total Noticed: 1

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7